

# BRIDGING THE GAP 2016

## MEDICARE SUPPLEMENT COMPARISON (MEDIGAP) GUIDE

from the Arkansas Insurance Department division of Senior Health Insurance Information Program (SHIIP)

This booklet contains	
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### SHIIP can help in understanding Medicare choices

- SHIIP is funded by the Administration for Community Living, an agency of the U.S. Department of Health and Human Services.
- SHIIP works to help people save money and make informed decisions about Medicare.
- SHIIP offers phone and in-person appointments to discuss Medicare choices and answer questions.
- SHIIP does not sell insurance or offer legal advice. SHIIP certified Medicare counselors offer unbiased information and referral services.



1200 W 3rd St

Little Rock, Arkansas 72201

Toll Free: 1-800-224-6330

[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)

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Medicare Plans Change. People Change.  
Shop & Compare Plans Oct. 15—Dec. 7

This comparison guide summarizes the benefits of Medicare Supplement Policies approved by the Arkansas Insurance Department for sale in 2016. Inclusion of information in this guide regarding a policy does not, in any way, constitute an endorsement of the policy or company by the Arkansas Insurance Department.

- The premiums in this guide reflect the rates approved through the Arkansas Insurance Department Life and Health Division for use at the time of printing. Exact premiums should be verified with the company or agent prior to purchase.
- Every attempt is made to keep premium information current. Be advised that some new policies may have entered the marketplace since this publication was printed and will not be included. See the back cover of this publication, lower left corner for revision date.
- Don't be alarmed if your Medicare Supplement Policy does not appear in this booklet. You may choose to keep your policy as long as you pay the premium.
- Publication of this guide is for information purposes only. Please refer to the policy itself for the complete and actual terms of coverage since the policy constitutes the contract between the insurer and the insured and will ultimately be the basis of final determinations.
- **SHOP WITH CAUTION.** Don't just buy the cheapest policy without weighing other factors and determining the company's financial stability and reputation for resolving complaints.
- **AVOID HIGH PRESSURE SALES TACTICS.** Take time and avoid being pushed into buying an insurance policy. Do not buy a policy under the pressure of limited enrollment periods or of "last chance to enroll." Be wary of agents and sales material that imply a policy is connected with or endorsed by the government. Medicare Supplement Insurance and Long-term Care insurance are not connected with or endorsed by the federal government.
- **DON'T BE MISLED BY ADVERTISING.** Do not buy a policy because celebrities endorse it on television, radio, newspaper, or other advertisements. Ask lots of questions before buying a policy.
- **BE CAREFUL HOW YOU PAY FOR POLICIES.** Do not pay in cash. When purchasing Medicare Supplement Insurance, it is always best to pay by check, money order, or bank draft. Premium payments should always be made payable to the insurance company, not the agent selling the policy. If you must pay in cash, be sure to get a company-authorized receipt signed by the agent.
- **KEEP YOUR POLICY IN A SAFE PLACE.** Designate a friend or relative in advance to handle your affairs in case of illness and let that person know where your policy is kept.
- **KEEP RECORDS.** Write down and keep the correct name, telephone number, and permanent address of the agent and the insurance company. Ask for a toll-free number in case you need to call long distance. Record important policy, company and agent information below and keep it in a safe place.

# **TYPES OF MEDICARE SUPPLEMENT INSURANCE/MEDIGAP**

**Most companies offer two rates: Preferred and Standard.** The monthly premium amount is based on medical underwriting. Underwriting is the method insurance companies use to evaluate your health status to determine risk and insurability (if they'll sell you a policy).

## **Preferred Premium**

The Preferred insurance premium is typically lower than the standard premium. Insurance companies base their decision to offer a preferred premium on a variety of factors including but not limited to: smoking/tobacco use, weight, cholesterol, blood pressure, substance abuse, etc.

The Preferred Premiums are offered to those purchasing during the Medigap Open Enrollment Period (OEP) as well. See page 9 for more information about the Medigap OEP.

**VS.**

## **Standard Premium**

The standard rates apply outside the Medigap Open Enrollment Period and for those with less favorable medical histories.

## **Medigap Select Policy**

The select policy usually offers the lowest cost premium. In Arkansas, three companies offer select policies:

1. AARP/United Healthcare Insurance Company
2. Marquette National Life Insurance Company
3. Sterling Life Insurance Company

A select policy has a NETWORK or specific list of providers (hospitals) an insured person can use. In general, Medicare SELECT policies are not required to pay any benefits (claims/bills) if you do not use a preferred/network provider for non-emergency services. Medicare, however, will still pay its share of approved charges regardless of the provider you choose. If you choose a Medicare Select Policy, be sure your hospital is in-network (see page 44).

# **SIGNIFICANT MEDIGAP INSURANCE LAWS**

- ▶ A free-look period of 30 days is required, during which time the applicant may return the policy to the insurance company and receive a full refund. The free-look period begins from the day the applicant receives the certificate or policy, not the day of the application.
- ▶ A pre-existing condition waiting period may extend no longer than six months for health conditions diagnosed or treated within the six months immediately prior to the application. The medical questionnaire accompanying an application should have accurate information and should be completed by the applicant, not the agent.
- ▶ Should the applicant be replacing a Medicare supplement policy, no new waiting period is allowed by the replacing insurer for equivalent coverage.
- ▶ For replacement policies, the applicant is required to sign a replacement form indicating that he/she understands the hazards of changing.
- ▶ No agent in Arkansas may sell a new Medicare Supplement Policy to anyone who already has a Medicare Supplement unless the applicant agrees to drop his or her previous insurance.
- ▶ All Medicare supplement policies must be guaranteed renewable.
- ▶ The 101st Congress (1990) passed strong federal legislation, which made uniform requirements for Medicare Supplement Insurance policies in each state. Policy holders are not required to change from their old supplemental policies to a policy with the new standards unless they so choose.

## **MEDIGAP OPEN ENROLLMENT**

- ▶ MEDIGAP OPEN ENROLLMENT= A Medicare supplement insurer may not deny an applicant a policy during the six months period known as the Medigap Open Enrollment Period. The six month period begins with the Medicare beneficiary is BOTH enrolled in Part B and age 65 or older. During this enrollment period an insurance company can not deny a policy based on the applicants health status. This is a one-time enrollment period. Once the Medigap Open Enrollment Period begins, it can not be started again.

### **In Arkansas, there is no open enrollment period for Medicare Beneficiaries who are not yet 65.**

However, they are entitled to a six-month Open Enrollment Period when they reach age 65.

**If Medicaid eligible, may suspend  
Medigap for two years.**

- ▶ An insurer must suspend Medicare Supplement Premiums and benefits while the policyholder is entitled to Medicaid. The insurer must reinstate policy benefits upon request if Medicaid entitlement ends. This suspension may last up to two years. Policyholders are responsible for informing the insurer of their Medicaid eligibility within 90 days of eligibility determination.

# **SPECIAL CIRCUMSTANCES FOR GUARANTEED ISSUE FOR MEDIGAP**

Federal and state laws guarantee acceptance into Medicare Supplement insurance (Medigap), if a Medicare beneficiary qualifies in one of seven categories listed below. This means the insurance company can not deny a policy nor impose a pre-existing waiting period based on medical history. There is a strict time limit! The Medicare beneficiary has **ONLY 63 days** from the date of loss of coverage to apply for a Medigap policy and be granted a guaranteed issue.

The Arkansas Insurance Department is committed to seeing that your rights are upheld in all circumstances pertaining to guaranteed acceptance into Medicare Supplement Insurance.

## **CATEGORY 1:**

**If** a Medicare beneficiary is enrolled in an employer-sponsored plan and the plan terminates or ceases to provide some or all supplemental benefits to Medicare, or the insured chooses to leave the plan.

**Then** guarantee issue of Medigap Plans A, B, C, F, K or L with any company selling these plans.

## **CATEGORY 2:**

**If** a Medicare beneficiary is enrolled in a Medicare Advantage Plan and

- the plan's certification is terminated, or
- the plan ceases to provide all services, or
- the enrollee moves out of the service , or
- the plan violates the contract, misrepresents during marketing, or
- there are other circumstances as determined by HHS Secretary,

**Then** guarantee issue of Medigap Plans A, B, C, F, K or L with any company selling these plans.

## **CATEGORY 3:**

**If** a Medicare beneficiary is enrolled in a Medicare Risk, Cost, Demonstration, HCPP, or select plan, and

- the plan's certification is terminated, or
- the plan ceases to provide all services, or
- the enrollee moves out of the service , or
- the plan violates the contract, misrepresents during marketing, or
- there are other circumstances as determined by HHS Secretary,

**Then** guarantee issue of Medigap Plans A, B, C, F, K or L with any company selling these plans.

## **CATEGORY 4:**

**If** a Medicare beneficiary is enrolled in a Medigap policy and any of the following occur:

- the Insurer becomes insolvent or bankrupt, or
- there is involuntary termination of coverage or enrollment, or
- there is material violation of the policy, or

- there is material misrepresentation during marketing,

**Then** guarantee issue of Medigap Plans A, B, C, F, K or L with any company selling these plans.

## **CATEGORY 5:**

**If** a Medicare beneficiary is enrolled in a Medigap policy, terminates it and enrolls for the first time in a Medicare Advantage Plan, Risk, Cost, Demonstration, HCPP, or Select plan, and disenroll from the chosen coverage within the first 12 months as permitted under federal law,

**Then** guarantee issue of Medigap Plans A, B, C, F, K or L with any company selling these plans or his/her prior Medigap plan, if it is still available.

## **CATEGORY 6:**

**If** an individual is first eligible for Medicare Part A at the age of 65, and

- enrolls in a Medicare Advantage plan , and
- disenroll within the first 12 months after enrollment as permitted by federal law,

**Then** guarantee issue of any Medigap plan sold by any insurer.

## **CATEGORY 7:**

**If** an individual leaves a Medicare Advantage Plan or drop a Medigap policy because the company has not followed the rules or misled the individual,

**Then** guarantee issue of Medigap Plans A, B, C, F, K, L, M, or N sold by any insurer.

**If you believe you meet the criteria in one of these categories and have been denied a policy, contact  
SHIIP**

**1-800-224-6330**

**or email [insurance.shiip@arkansas.gov](mailto:insurance.shiip@arkansas.gov)**

## **BUYER BEWARE**

When describing the benefits of Medicare Supplement Plans, all insurers use the same format, language, and definitions. They are required to use a uniform chart and outline of coverage to summarize the benefits of the plans they offer. These requirements make it easier to compare policies from different insurers. As you shop for a policy, keep in mind that each company's products are standard, products compete based on price, service, and reputation.

- **PRICE.** While the benefits are identical for all Medicare Supplemental Plans of the same type, the premiums vary from one company to another and from area to area. The plan with the lowest price is not necessarily the best plan. The price should not be the only concern. You may prefer a particular schedule of payments. Some companies bill the premium each month, while others bill each quarter or once a year. In addition, prices are based in part on the services a company provides and on their reputation. Some plans add benefits but remember the basic coverage is the same from plan to plan based on federal law.
- **CUSTOMER SERVICES.** You should ask about the insurer's customer services. For example, some companies link their computers with the computers at the federal Medicare office to process your health insurance claims without additional paperwork. This is called Medicare Crossover. This and other available customer services may be important considerations in making a decision.
- **REPUTATION.** You should consider the reputation of the insurer before buying a policy. Find out about the company by asking for referrals, asking others about their experiences, and check out the number of complaints filed at this website <https://eapps.naic.org/cis/>

## **VARIABLES**

**POLICY FEE:** Some policies add a one-time policy fee. These are not allowed in Arkansas.

**UNDERWRITING:** Most companies underwrite. However, a few policies are "guaranteed issue."

**ZIP CODE:** Several companies have zip code or county ratings. Since each has its own cluster, it is not practical to show the premiums for each zip code so some say "Rest of State".

**PREMIUM TYPE:** The premium for your policy may increase every year, primarily due to inflation in medical costs and the use of more advanced technology. The amount your premium goes up may depend upon the manner in which the company has reflected the aging of its policyholders in its rates. The general approach that companies use are described below. **In Arkansas, the no age rating method is used.**

1. **Attained Age:** In addition to medical inflation and advancing technology, your premium will also rise due to the increased use of medical services as people age.
2. **Issue Age:** The premium you pay will initially be somewhat higher than under the attained age approach because a portion of the initial premium is used to pre-fund the increased claims cost in later years. As a result, in subsequent years your premiums should be somewhat less than they would be under an attained age approach.
3. **No Age Rating:** Under this approach, the premium is the same for all customers who buy this policy, regardless of age.

**DIRECT RESPONSE/AGENT:** Premiums are basically the same when comparing a direct response sale to an agent-marketed sale.

**NON-SMOKER:** Few companies have non-smoker discounts.

**MEDICARE CROSSOVER:** This is one of the more significant service enhancements that companies can offer. A "crossover" company has a contract with Medicare requiring Medicare to send the policyholder's balance bills directly to the Medicare Supplement Insurance Company.

## 2016 COSTS OF MEDICARE

### PART A HOSPITAL INSURANCE COVERED SERVICES

SERVICES	BENEFITS	MEDICARE PAYS	YOU PAY
<b>Hospitalization</b>	First 60 days	All but \$1,288	\$1,288 deductible
Semiprivate room, general nursing, misc. services	61st to 90th day	All but \$315 per day	\$315 per day
	91st to 150th day	All but \$644 per day	\$644 per day
	Beyond 150 days	Nothing	All charges
<b>Skilled Nursing Facility Care (SNF)</b> after a 3 night hospital stay	First 20 days	100% of approved	Nothing if approved
	21st to 100th day	All but \$161 per day	\$161 per day
	Beyond 100 days	Nothing	All costs
<b>Home Health Care</b> Medically necessary skilled	Part-time care as long as you meet guidelines	100% of approved	Nothing if approved
<b>Hospice Care</b> For the terminally ill	As long as doctor certifies need	All but limited costs for drugs & respite care	Limited costs for drugs & respite care
<b>Blood</b>	Blood	All but first 3 pints	First 3 pints

### PART B MEDICAL INSURANCE COVERED SERVICES

SERVICES	BENEFITS	MEDICARE PAYS	YOU PAY
<b>Medical Expense</b> Physician services & medical supplies	Medical services in and out of the hospital	80% of approved amount (after \$166 deductible)	20% of approved amount (after \$166 deductible)
<b>Clinical Laboratory</b>	Diagnostic tests	100% of approved	Nothing if approved
<b>Home Health Care</b> Medically necessary skilled	Part-time care as long as you meet guidelines	100% of approved	Nothing if approved
<b>Outpatient Hospital Treatment</b>	Unlimited if medically necessary	80% of approved	20% of approved amount (after \$166 deductible)
<b>Durable Medical Equipment</b>	Prescribed by doctor for use in home	80% of approved amount (after \$166 deductible)	20% of approved amount (after \$166 deductible)
<b>Blood</b>	Blood	All but first 3 pints	First 3 pints

## MEDIGAP PLAN OPTIONS

**Reading the chart:** If a “x” mark appears in a column of this chart, the Medigap policy covers 100% of the desired benefit. If a column lists a percentage, then the policy covers that percentage of the described benefit. If a column is blank, then the policy does not cover that benefit. **Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Medigap Plan Benefits	A	B	C	D	F*	G	K**	L**	M	N
Medicare Part A eligible hospital costs up to an additional 365 days after all Medicare hospital benefits are exhausted	X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment (20% of Medicare Assignment)	X	X	X	X	X	X	50%	75%	X	X
Blood (First 3 Pints)	X	X	X	X	X	X	50%	75%	X	X
Part A Hospice Care Coinsurance or Copayment	X	X	X	X	X	X	50%	75%	X	X
Skilled Nursing Facility Care Copayment (Days 21-100 = \$161 per day in 2016)			X	X	X	x	50%	75%	X	X
Medicare Part A Deductible (\$1,288 per benefit period in 2016)		X	X	X	X	X	50%	75%	50%	X
Medicare Part B Deductible (\$166 per year in 2016)			X		X					
Medicare Part B Excess Charges (up to 15% above Medicare approved amount if provider does not accept Medicare assignment)					X	X				
Foreign Travel Emergency (Up to Plan Limits)			X	X	X	X			X	X
Medicare Preventive Part B Coinsurance (as of 2011 most preventive screenings no longer require coinsurance payment)	X	X	X	X	X	X	X	X	X	X
*Plan F offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,180 in 2015 before Medigap high-deductible plan pays anything.										Out-of-Pocket Limit**
** After you meet the 2016 out-of-pocket yearly limit and yearly Part B deductible (\$166 in 2016), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay.										\$4,940 \$2,470



## MEDIGAP PLANS FOR PEOPLE UNDER AGE 65

Insurance Company & Contact Information	Service (Zip code or County)	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan K	Plan M	Plan N
Liberty National Life Insurance Company	State of Arkansas		\$672.00							
P. O. Box 8080										
McKinney, TX 75070										
1-800-331-2512										
<a href="http://www.libertynational.com">www.libertynational.com</a>										
United American Insurance Company	State of Arkansas		\$590.00				\$257.00			
P.O. Box 8080										
McKinney, TX 75070										
1-800-331-2512										
<a href="http://www.UnitedAmerican.com">www.UnitedAmerican.com</a>										

### **Medigap for Medicare recipients under age 65**

Federal law does not require people under the age of 65 with Medicare Part B be granted a Medigap Open Enrollment Period. Younger Medicare beneficiaries are subject to medical underwriting and may be denied a policy based on medical history. There is no assurance that those under age 65 will be issued a Medigap Policy.

## **MEDIGAP PLANS FOR PEOPLE AGE 65 & OLDER**

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
AARP (United Healthcare Insurance Co.)	Preferred		All Arkansas zip codes and counties
P.O. Box 130			
Montgomeryville, PA 18936	Standard		All Arkansas zip codes and counties
1-800-523-5800			
<a href="http://www.aarphealthcare.com">www.aarphealthcare.com</a>	<b>MEDIGAP SELECT</b> See page 48 for provider listing		
	Preferred		All Arkansas zip codes and counties
	Standard		All Arkansas zip codes and counties
American Continental Insurance Company	Preferred	3	Rest of State
101 Continental Place		1	Zip codes beginning with 722 and Zip Codes 72002,72053,72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
Brentwood, TN 37027		2	Zip Code s: All other Zip Codes Beginning with 720 and 721
1-516-377-1300			
	Standard	3	Rest of state
		1	Zip codes beginning with 722 and Zip Codes 72002,72053,72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		2	Zip Code s: All other Zip Codes Beginning with 720 and 721

## MEDIGAP PLANS FOR PEOPLE AGE 65 & OLDER

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$99.25	\$145.50	\$170.75		\$171.50			\$62.00	\$100.00		\$119.00
\$109.17	\$160.05	\$187.82		\$188.65			\$68.20	\$110.00		\$130.90
		\$130.50		\$130.75						
		\$143.55		\$143.82						
\$145.06	\$182.85			\$206.69	\$81.46	\$186.00				\$147.58
\$181.32	\$228.56			\$258.64	\$101.82	\$232.50				\$184.47
\$153.69	\$193.73			\$219.23	\$86.31	\$197.07				\$156.36
\$161.29	\$203.21			\$230.00	\$90.34	\$206.57				\$164.09
\$201.61	\$254.01			\$287.50	\$112.92	\$258.21				\$205.11
\$170.89	\$215.30			\$243.69	\$95.71	\$218.86				\$173.83

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
American Republic Insurance Company	Standard	1	Zip codes 71800-71899, 72300-72599
P.O. Box 2780		2	Zip codes 71700-71799, 72600, 72999
Omaha, NE 68103-2780		3	Zip codes 72200-72299
1-515-245-2131		4	Rest of state
<a href="http://www.americanrepublic.com">www.americanrepublic.com</a>			
	Preferred	1	Zip codes 71800-71899, 72300-72599
		2	Zip codes 71700-71799, 72600, 72999
		3	Zip codes 72200-72299
		4	Rest of state
American Retirement Life Insurance Company	Preferred	1	Zip Codes Beginning with 716-719, 723-729
11200 Lakeline Blvd., Suite 100		2	Zip Codes Beginning with 720-722
Austin, TX 78717			
1-800-880-8824	Standard	1	Zip Codes Beginning with 716-719, 723-729
		2	Zip Codes Beginning with 720-722
Arkansas Blue Cross & Blue Shield	Standard	1	Counties not listed under 2
P.O. Box 2181		2	Clark, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Perry, Pike, Pulaski, Saline, Sevier, Sharp, Van Buren
Little Rock, AR 72203		3	Out of State
1-800-392-2583			
<a href="http://www.arkansasbluecross.com">www.arkansasbluecross.com</a>			
Assured Life Association/ Woodmen of the World	Preferred	1	Zip Codes Beginning with 716, 717, 724-729
6030 Greenwood Plaza Blvd., Suite 100		2	Zip Codes Beginning with 718-721
Greenwood Village, CO 80111		3	Zip Codes Beginning with 722-723
1-800-777-9777			
<a href="http://www.denverwoodmen.org">www.denverwoodmen.org</a>	Standard	1	Zip Codes Beginning with 716, 717, 724-729
		2	Zip Codes Beginning with 718-721
		3	Zip Codes Beginning with 722-723

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$174.91				\$241.14	\$76.94		\$113.30	\$154.17		
\$183.74				\$253.32	\$80.82		\$119.02	\$161.95		
\$194.34				\$267.93	\$85.49		\$125.89	\$171.30		
\$203.17				\$280.11	\$89.37		\$131.61	179.08		
\$148.67				\$204.97	\$65.40		\$96.31	\$131.05		
\$156.18				\$216.29	\$68.71		\$101.18	\$137.67		
\$165.19				\$227.75	\$72.67		\$107.01	\$145.83		
\$172.70				\$238.10	\$75.97		\$111.88	\$152.23		
\$131.56				\$160.94		\$136.40				\$110.80
\$152.48				\$186.54		\$158.09				\$128.42
\$144.71				\$177.03		\$150.04				\$121.88
\$167.73				\$205.20		\$173.90				\$141.26
\$105.00		148.30		\$157.50	\$45.50	\$113.00				\$93.40
\$120.50		167.00		\$177.50	\$51.20	\$126.90				\$104.30
\$147.00		203.60		\$216.50	\$62.50	\$154.80				\$127.30
\$114.95	\$132.92	\$160.45	\$131.50	\$164.05		\$131.50				\$118.48
\$113.69	\$131.46	\$158.69	\$130.06	\$162.25		\$130.06				\$117.18
\$120.89	\$141.11	\$170.33	\$139.61	\$174.16		\$139.61				\$125.78
\$132.13	\$152.79	\$184.43	\$151.15	\$188.57		\$151.15				\$136.19
\$130.68	\$151.11	\$182.40	\$149.50	\$186.50		\$149.50				\$134.70
\$140.28	\$162.20	\$195.79	\$160.47	\$200.19		\$160.88				\$144.58

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
Bankers Fidelity Life	Preferred	2	Zip codes beginning with 720-722
4370 Peachtree Rd. NE		1	Rest of state
Atlanta, GA 30319			
1-866-458-7500	Standard	2	Zip codes beginning with 720-722
<a href="http://www.BFLIC.com">www.BFLIC.com</a>		1	Rest of state
Central States Indemnity Co. of Omaha	Preferred	1	Zip codes beginning with 720-722
Medicare Supplement Administrative Offices		2	Rest of state
P.O. Box 10817			
Clearwater, FL 33757-8817	Standard	1	Zip codes beginning with 720-722
1-855-664-5517		2	Rest of state
Colonial Penn Life Insurance Company	Preferred		State of Arkansas
Admin. Address 600 West Chicago Ave.			
Chicago, IL 60654-2800	Standard		State of Arkansas
1-312-396-6000			
Combined Insurance Company of America	Preferred		All Arkansas Zip codes and Counties
5050 North Broadway			
Chicago, IL 606040	Standard		All Arkansas Zip codes and Counties
1-800-225-4500			
<a href="http://www.combined.com">www.combined.com</a>			
Companion Life Insurance Company	Preferred	1	Zip codes beginning with 716-719, 723-729
P.O. Box 100102		2	Zip codes beginning with 720-721
Columbia, SC 29202			
1-800-753-0404	Standard	1	Zip codes beginning with 716-719, 723-729
<a href="http://www.companionlife.com">www.companionlife.com</a>		2	Zip codes beginning with 720-721

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$119.00				\$162.00	\$54.00	\$131.00	\$77.00			
\$106.00				\$145.00	\$48.00	\$117.00	\$69.00			
\$142.00				\$195.00	\$65.00	\$157.00	\$92.00			
\$127.00				\$175.00	\$58.00	\$140.00	\$83.00			
\$113.08	\$131.91	\$158.82		\$163.36		\$127.55				\$112.68
\$100.40	\$117.12	\$141.01		\$145.04		\$113.24				\$100.04
\$125.60	\$146.63	\$176.52		\$181.45		\$141.68				\$125.19
\$111.52	\$130.18	\$156.73		\$161.10		\$125.79				\$111.15
\$169.43	\$190.58			\$215.18	\$47.30	\$186.60	\$66.67	\$126.00	\$163.11	\$124.23
\$188.25	\$211.74			\$239.07	\$52.55	\$207.33	\$74.07	\$140.00	\$181.23	\$138.04
\$119.32				\$172.99						\$121.09
\$137.87				\$199.88						\$139.92
\$100.65				\$150.41		\$129.36				
\$109.80				\$164.09		\$141.12				
\$110.62				\$165.40		\$120.68				
\$120.68				\$180.43		\$155.16				

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Coventry Health and Life Insurance Company	Preferred	1	All zip codes not listed for Areas 2 and 3
800 Crescent Centre Dr., Suite 200		2	Zip codes beginning with 720 or 721 that are not listed for 3
Franklin, TN 37067		3	Zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722
1-800-264-4000			
	Standard	1	All zip codes not listed for Areas 2 and 3
		2	Zip codes beginning with 720 or 721 that are not listed for 3
		3	Zip codes 72002, 72053, 7065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722
Equitable Life & Casualty Insurance Company	Preferred		All Arkansas Zip codes and Counties
3 Triad Center			
Salt Lake City, UT 84180	Standard		All Arkansas Zip codes and Counties
1-800-352-5170			
<a href="http://www.EquiLife.com">www.EquiLife.com</a>			
Family Life Insurance Company	Preferred	1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
P. O. Box 924408		2	All other zip codes beginning with 720 and 721
Houston, TX 77292-4408		3	Rest of state
1-800-877-7705			
	Standard	1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		2	All other zip codes beginning with 720 and 721
		3	Rest of state



Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$167.85	\$207.75			\$249.65		\$232.91				\$181.76
\$177.93	\$220.22			\$264.63		\$246.89				\$192.67
\$201.72	\$249.30			\$299.58		\$279.50				\$218.12
\$184.68	\$228.58			\$274.56		\$256.15				\$199.92
\$195.76	\$242.30			\$291.04		\$271.52				\$211.92
\$221.62	\$274.30			\$329.48		\$307.38				\$239.91
\$134.75				\$199.34						\$140.42
\$179.50				\$265.67						\$187.09
\$139.36	\$169.69	\$196.68	\$217.08	\$178.52		\$218.17			\$160.11	\$171.85
\$132.42	\$161.21	\$186.85	\$206.23	\$233.22		\$207.27			\$152.11	\$163.26
\$118.46	\$144.24	\$167.18	\$184.31	\$208.67		\$185.45			\$136.10	\$146.08
\$154.94	\$188.51	\$218.42	\$240.99	\$272.84		\$242.49			\$177.77	\$191.09
\$147.20	\$179.09	\$207.50	\$228.94	\$259.17		\$230.37			\$168.89	\$181.54
\$131.70	\$160.24	\$185.66	\$204.85	231.89		\$206.12			\$151.11	\$162.43

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
First Health Life & Health Insurance Company	Preferred	1	All zip codes not listed for Areas 2 or 3
800 Crescent Centre Dr., Suite 200		2	Zip codes beginning with 720 or 721 that are not listed for 3
Franklin, TN 37067			
1-800-264-4000			
		3	Zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722
	Standard	1	All zip codes not listed for Areas 2 or 3
		2	Zip codes beginning with 720 or 721 that are not listed for 3
		3	Zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199, and all zip codes beginning with 722
Globe Life & Accident Insurance Company	Standard		All Arkansas Zip codes and Counties
P.O. Box 2440			
McKinney, TX 75070			
1-800-801-6831			
<a href="http://www.globecaremedsupp.com">www.globecaremedsupp.com</a>			
Government Personnel Mutual Life Insurance Company	Standard	1	Zip Codes beginning with 716-719, 724-729
P.O. Box 659567		2	Zip codes beginning with 720-721
San Antonio, TX 99999		3	Zip codes beginning with 722-723
1-800-929-4765			
	Preferred	1	Zip Codes beginning with 716-719, 724-729
		2	Zip codes beginning with 720-721
		3	Zip codes beginning with 722-723

Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan F-HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$178.13	\$218.52				\$261.90		\$244.01				\$193.10
\$157.35	\$193.03				\$231.35		\$215.54				\$168.81
\$148.44	\$182.10				\$218.25		\$203.34				\$160.19
\$195.95	\$240.38				\$288.09		\$268.41				\$211.46
\$173.09	\$212.33				\$254.48		\$237.09				\$186.79
\$163.29	\$200.31				\$240.07		\$233.67				\$176.21
\$94.00	\$157.00	\$180.00		\$181.50	\$45.50						
\$130.30		\$181.98		\$186.38		\$139.24				\$123.56	
\$145.94		\$203.82		\$208.75		\$155.95				\$138.39	
\$160.27		\$223.84		\$229.25		\$171.27				\$151.98	
\$113.36		\$158.32		\$162.54		\$121.13				\$107.49	
\$126.97		\$177.32		\$182.05		\$135.67				\$120.39	
\$139.44		\$194.74		\$199.93		\$148.99				\$132.22	

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Gerber Life Insurance Company	Preferred	1	Zip codes beginning with 716-719, 723-729
1311 Mammaronneck Avenue White Plains, NY 10605		2	Zip codes 72001,72003-72007, 72010-72048, 72051-72052, 72055, 72057-72061, 72063- 72064, 72066-72075, 72079-72089, 72101- 72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136-72137, 72139- 72141, 72143, 72145, 72149-72150, 72152-72153, 72156-72158, 72160, 72165-72170, 72173, 72175-72176, 72178-72179, 72181-72182, 72189
1-914-272-4000		3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198-72199
	Standard	1	Zip codes beginning with 716-719, 723-729
		2	Zip codes 72001,72003-72007, 72010-72048, 72051-72052, 72055, 72057-72061, 72063- 72064, 72066-72075, 72079-72089, 72101- 72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136-72137, 72139- 72141, 72143, 72145, 72149-72150, 72152-72153, 72156-72158, 72160, 72165-72170, 72173, 72175-72176, 72178-72179, 72181-72182, 72189
		3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198-72199
Globe Life & Accident Insurance Company	Standard		All Arkansas Zip codes and Counties
P.O. Box 2440			
McKinney, TX 75070			
1-800-801-6831			
<a href="http://www.globecaremedsupp.com">www.globecaremedsupp.com</a>			
Government Personnel Mutual Life Insurance Company	Standard	1	Zip Codes beginning with 716-719, 724-729
P.O. Box 659567		2	Zip codes beginning with 720-721
San Antonio, TX 99999		3	Zip codes beginning with 722-723
1-800-929-4765			
	Preferred	1	Zip Codes beginning with 716-719, 724-729
		2	Zip codes beginning with 720-721
		3	Zip codes beginning with 722-723

Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan F- HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$110.68					\$156.95		\$133.97				
\$123..97					\$175.79		\$150.05				
\$136.14					\$193.05		\$164.79				
\$127.22					\$180.41		\$153.99				
\$142.49					\$202.06		\$172.47				
\$156.48					\$221.91		\$189.41				
\$94.00	\$157.00	\$180.00		\$181.50	\$45.50						
\$130.30		\$181.98		\$186.38		\$139.24				\$123.56	
\$145.94		\$203.82		\$208.75		\$155.95				\$138.39	
\$160.27		\$223.84		\$229.25		\$171.27				\$151.98	
\$113.36		\$158.32		\$162.54		\$121.13				\$107.49	
\$126.97		\$177.32		\$182.05		\$135.67				\$120.39	
\$139.44		\$194.74		\$199.93		\$148.99				\$132.22	

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Guarantee Trust Life Insurance Company	Standard	2	Zip codes beginning with 716-719, 723-729
1275 Milwaukee Avenue		1	Zip codes beginning with 720-722
Glenview, IL 60025			
1-847-460-4772	Preferred	2	Zip codes beginning with 716-719, 723-729
		1	Zip codes beginning with 720-722
Heartland National Life Insurance Company	Preferred	1	Zip codes beginning with 720-722
10689 N. Pennsylvania Street		2	Zip codes beginning with 716-719, 723-729
Indianapolis, IN 46280			
1-816-478-0120	Standard	1	Zip codes beginning with 720-722
		2	Zip codes beginning with 716-719, 723-729
Humana Insurance Company	Preferred	1	Pulaski
P.O. Box 14601		2	Arkansas, Clark, Conway, Faulkner, Garland, Grant, Hot Springs, Jackson, Lonoke, Monroe, Montgomery, Perry, Pike, Polk, Prairie, Saline, Van Buren, White, and Woodruff
Lexington, KY 40512		3	Rest of State
1-800-866-0581			
<a href="http://www.humana.com">www.humana.com</a>	Standard	1	Pulaski
		2	Arkansas, Clark, Conway, Faulkner, Garland, Grant, Hot Springs, Jackson, Lonoke, Monroe, Montgomery, Perry, Pike, Polk, Prairie, Saline, Van Buren, White, and Woodruff
		3	Rest of State
Individual Assurance Company, Life, Health & Accident	Preferred	1	Zip codes beginning with 720-722
P.O. Box 3270		2	Zip codes beginning with 716-719, 723-729
Salt Lake City, UT 84110-3270			
1-888-524-3629	Standard	1	Zip codes beginning with 720-722
		2	Zip codes beginning with 716-719, 723-729

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$124.38		\$180.95								\$127.89
\$138.19		\$201.05								\$142.09
\$111.91		\$162.91								\$115.11
\$124.34		\$181.01								\$127.89
\$113.70			\$148.21	\$161.10		\$150.53			\$138.15	\$116.78
\$126.33			\$164.67	\$179.00		\$167.25			\$153.50	\$129.75
\$126.38			\$164.55	\$178.88		\$167.18			\$153.61	\$129.83
\$140.42			\$182.83	\$198.75		\$185.75			\$170.67	\$144.25
\$158.32	\$172.31	\$198.66		\$202.72	\$76.02		\$92.85	\$131.97		\$124.97
\$151.80	\$165.21	\$190.47		\$194.37	\$72.89		\$89.02	\$126.53		\$119.82
\$139.76	\$152.11	\$175.37		\$178.96	\$67.11		\$81.96	\$116.50		\$110.32
\$236.63	\$257.54	\$296.94		\$302.99	\$113.62		\$138.78	\$197.24		\$186.80
\$226.88	\$246.93	\$284.70		\$290.50	\$108.93		\$133.06	\$189.11		\$179.10
\$208.89	\$227.35	\$262.13		\$267.48	\$100.30		\$122.51	\$174.12		\$164.91
\$190.48				\$235.17		\$194.01				\$164.62
\$164.97				\$203.67		\$168.03				\$142.57
\$219.06				\$270.44		\$223.12				\$189.31
\$189.73				\$234.22		\$193.24				\$163.95

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
Liberty National Life Insurance Company			All Arkansas Zip codes and Counties
P. O. Box 2612 (35202)			
Birmingham, AL 35233			
1-800-331-2512			
<a href="http://www.libertynational.com">www.libertynational.com</a>			
Loyal American Life Insurance Company	Preferred	1	Zip code beginning with 716-719, 723-729
P.O. Box 559004		2	Zip code beginning with 720-722
Austin, TX 78755			
1-800-633-6752	Standard	1	Zip code beginning with 716-719, 723-729
<a href="http://www.loyalamerican.com">www.loyalamerican.com</a>		2	Zip code beginning with 720-722
Madison National Life Insurance Company	Preferred	1	Counties: Benton, Cleveland, Crawford, Franklin, Jefferson, Lincoln, Madison, Sebastian & Washington
1241 John Q. Hammons Dr. Madison, WI 53717 1-800-356-9601		2	Counties: Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Columbia, Conway, Craighead, Cross, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, White, Woodruff, & Yell
		3	Counties: Crittenden, Faulkner, Garland, Grant, Lonoke, Miller, Perry, Pulaski & Saline
	Standard	1	Counties: Benton, Cleveland, Crawford, Franklin, Jefferson, Lincoln Madison, Sebastian & Washington
		2	Counties: Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Columbia, Conway, Craighead, Cross, Dallas, Desha, Drew, Fulton, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, White, Woodruff, & Yell
		3	Counties: Crittenden, Faulkner, Garland, Grant, Lonoke, Miller, Perry, Pulaski & Saline



Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$159.00	\$230.00			\$268.00	\$56.00					\$211.00
\$112.03	\$130.73	\$158.24	\$137.07	\$161.60		\$134.16				\$110.11
\$130.70	\$152.52	\$184.62	\$159.92	\$188.53		\$156.52				\$128.46
\$124.47	\$145.28	\$175.80	\$152.34	\$179.50		\$149.11				\$110.11
\$145.21	\$169.50	\$205.10	\$177.73	\$209.45		\$173.96				\$142.79
\$112.96	\$142.74			\$170.69		\$152.60	\$72.47			\$134.56
\$122.78	\$155.28			\$185.64		\$165.87	\$78.77			\$146.23
\$138.77	\$172.11			\$201.02		\$181.68	\$86.74			\$159.62
\$131.26	\$165.86			\$198.34		\$177.32	\$84.21			\$156.36
\$142.68	\$180.43			\$215.71		\$192.74	\$91.53			\$169.93
\$161.26	\$199.99			\$233.58		\$211.11	\$100.79			\$185.48

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Manhattan Life Insurance Company	Preferred	1	Zip Codes beginning with 720-722
10777 Northwest Freeway		2	Zip codes beginning with 716-719, 723-729
Houston, TX 77092			
1-713-529-0045	Standard	1	Zip Codes beginning with 720-722
		2	Zip codes beginning with 716-719, 723-729
Marquette National Life Insurance Company	Standard	1	Zip Codes beginning with 716,717,719,723-729
411 N. Baylen Street		2	Zip Codes beginning with 718,720,721
Pensacola, FL 32502		3	Zip Codes beginning with 722
1-800-934-8203			
<a href="http://www.marquettenationallife.com">www.marquettenationallife.com</a>	<b>SELECT</b> See page 45 for provider list	1	Zip Codes beginning with 716,717,719,723-729
		2	Zip Codes beginning with 718,720,721
		3	Zip Codes beginning with 722
Medico Insurance Company	Preferred	2	Zip codes beginning with 716, 720-723
1515 South 75th Street		1	Zip codes beginning with 717-719, 724-729
Omaha, NE 68124			
1-800-695-5976	Standard	2	Zip codes beginning with 716, 720-723
		1	Zip codes beginning with 717-719, 724-729

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$128.09		\$175.75		\$178.34		135.34				\$113.42
\$115.00		\$157.84		\$160.17		\$155.59				\$101.84
\$147.25		\$202.09		\$205.17		\$121.50				\$130.42
\$132.25		\$181.42		\$184.25		\$139.67				\$117.09
\$115.81			\$142.73	\$162.45		\$150.98				\$151.50
\$122.24			\$150.66	\$171.48		\$159.37				\$151.50
\$128.67			\$158.58	\$180.50		\$167.75				\$151.50
			\$128.33	\$147.45		\$135.98				\$120.00
			\$135.46	\$155.64		\$143.53				\$120.00
			\$142.58	\$163.83		\$151.08				\$120.00
\$97.38			\$135.08	\$145.34		\$126.68				\$108.80
\$111.88			\$155.27	\$167.06		\$145.68				\$125.10
\$109.68			\$152.20	\$163.76		\$142.72				\$122.59
\$126.06			\$174.95	\$188.23		\$164.15				\$140.98

<b>Insurance Company &amp; Contact Information</b>	<b>Standard or Preferred</b>	<b>Area</b>	<b>Service (Zip code or County)</b>
Medico Corp Life Insurance Company	Preferred	1	Zip codes 71700-71799,72600-72999
11808 Grant St		2	Zip codes 71800-71899,72300-72599
Omaha, NE 68103-0160		3	Rest of state
1-800-822-9993		4	Zip codes 72200-72299
	Standard	1	Zip codes beginning with 722
		2	Zip codes beginning with 720-721
		3	Rest of State
		4	Zip codes 72200-72299
Old Surety Life Insurance Company	Preferred	1	Zip codes beginning with 722
P.O. Box 54407		2	Zip codes beginning with 720-721
Oklahoma City, OK 73154		3	Rest of State
1-800-272-5466			
	Standard	1	Zip codes beginning with 722
		2	Zip codes beginning with 720-721
		3	Rest of State
Order of United Commercial Travelers of America	Preferred	1	Zip codes beginning with 722
P. O. Box 159019		2	Zip codes beginning with 720 and 721
631 North Park Street		3	Zip codes beginning with 716-719, 723-729
Columbus, OH 43215-8619			
1-800-848-0123	Standard	1	Zip codes beginning with 722
		2	Zip codes beginning with 720 and 721
		3	Zip codes beginning with 716-719, 723-729

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$154.76				\$208.88	\$76.94					
\$162.58				\$219.43	\$80.82					
\$171.95				\$232.10	\$85.49					
\$179.77				\$242.65	\$89.37					
\$182.07				\$245.74	\$90.51					
\$191.26				\$258.15	\$95.08					
\$202.29				\$273.05	\$100.57					
\$211.49				\$285.46	105.14					
\$125.00		\$135.00								
\$115.00		\$125.00								
\$105.00		\$115.00								
\$137.50		\$148.50								
\$126.50		\$137.50								
\$115.50		\$126.50								
\$199.85	\$241.48			\$277.56		\$245.64				\$194.28
\$179.88	\$217.36			\$249.84		\$221.09				\$174.89
\$169.89	\$205.28			\$235.96		\$208.81				\$165.17
\$249.91	\$301.98			\$347.12		\$308.68				\$242.97
\$224.94	\$271.81			\$312.42		\$276.03				\$218.69
\$212.45	\$256.71			\$295.07		\$260.69				\$206.54

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Philadelphia American Life Insurance Company	Preferred	1	All zip codes except 720-723, 755
P.O. Box 4884		2	Zip codes 720-723, 755
Houston, TX 77210-4884			
1-800-713-4680	Standard	1	All zip codes except 720-723, 755
		2	Zip codes 720-723, 755
Physicians Mutual Insurance Company	Standard	1	Zip codes 716-718, 723-729
2600 Dodge		2	Zip codes 719-721
Omaha, NE 68131		3	Rest of state
1-800-228-9100			
Puritan Life Insurance Company (formerly known as Admiral Life Insurance Company of America)	Preferred	1	Zip codes beginning with 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
P.O. Box 10860		2	All other zip codes beginning with 720 and 721
Clearwater, FL 33757-8860		3	Rest of State
1-866-398-9305			
	Standard	1	Zip codes beginning with 722, 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		2	All other zip codes beginning with 720 and 721
		3	Rest of state

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$97.20		\$130.82	\$121.50	\$132.35	\$32.40	\$113.40				\$97.20
\$108.00		\$145.35	\$135.00	\$147.06	\$36.00	\$126.00				\$108.00
\$108.00		\$145.35	\$135.00	\$147.06	\$36.00	\$126.00				\$108.00
\$120.00		\$161.50	\$150.00	\$163.40	\$40.00	\$140.00				\$120.00
\$144.37				\$249.40 *F Rider -\$126.83	\$62.81	\$188.37				\$175.34
\$151.96				\$193.25 *F Rider -\$133.50	\$66.11	\$98.28				\$184.56
\$167.16				\$212.58 * F Rider -\$146.85	\$72.73	\$218.11				\$203.02
\$117.43	\$137.23	\$165.47	\$143.74	\$169.40	\$66.74	\$144.48			\$129.44	\$118.53
\$112.09	\$130.99	\$157.95	\$137.21	\$161.70	\$63.71	\$137.91			\$123.56	\$113.14
\$99.28	\$116.02	\$139.89	\$121.53	\$143.22	\$56.43	\$122.15			\$109.44	\$100.21
\$130.54	\$152.35	\$183.89	\$159.69	\$188.20	\$74.08	\$160.52			\$143.74	\$131.83
\$124.61	\$145.43	\$175.53	\$152.43	\$179.65	\$70.71	\$153.22			\$137.21	\$125.84
\$110.37	\$128.81	\$155.47	\$135.01	\$159.12	\$62.63	\$135.71			\$121.53	\$111.46

\*The Rider provides a premium discount for as long as this Rider is in force, both before and after the High Deductible Elimination Date. The premium you pay for the Policy with this Rider will always be less than our standard Plan F policy premium for policies of this form and class where you live. Your premium with or without this Rider is subject to the Premium Changes provision of your policy.\*

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
QualChoice Life and Health Insurance Company	Standard	1	Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clay, Cleveland, Columbia, Craighead, Crawford, Crittenden, Desha, drew, Franklin, Fulton, Grant, Greene, Jefferson, Johnson, Lafayette, Lee, Lincoln, Logan, Morgan, Marion, Miller, Mississippi, Monroe, Montgomery, Newton, Phillips, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sebastian, St. Francis, Stone, Union, Washington, White, Woodruff, Yell
P. O. Box 25626 Little Rock, AR 72221-5626 1-855-633-4765		2	Clark, Cleburne, Conway, Cross, Dallas, Faulkner, Garland, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Lawrence, Little River, Lonoke, Nevada, Ouachita, Perry, Pike, Pulaski, Saline, Sevier, Sharp, Van Buren
Reserve National Insurance Company	Preferred		All Arkansas counties and zip codes
6100 North West Grand Blvd.			1: Zip codes beginning with 716-719, 724-729
Oklahoma City, OK 73118			2: Zip codes beginning with 720-723
1-800-654-9106			
<a href="http://www.reservenational.com">www.reservenational.com</a>	Standard		All Arkansas counties and zip codes
			1: Zip codes beginning with 716-719, 724-729
			2: Zip codes beginning with 720-723



Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$88.99				\$135.18	\$44.34	\$112.02	\$49.37			\$93.35
\$99.67				\$151.40	\$49.66	\$125.46	\$55.30			\$104.56
\$126.30		\$183.15		\$164.15	\$52.30					\$129.35
						\$123.95				
						\$136.35				
\$145.20		\$210.60		\$188.85	\$60.10					\$148.75
						\$142.55				
						\$156.80				

Standard Life & Accident Insurance Co.	Standard	1	Zip codes beginning with 727, 729
One Moody Plaza		2	Zip codes beginning with 718, 723
Galveston, TX 77550		3	Zip codes beginning with 716-717, 719-722, 724-726, 728
1-888-350-1488 <a href="http://www.AINCO.com">www.AINCO.com</a>			

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
State Farm Mutual Automobile Ins. Co.			All Arkansas Zip codes and Counties
One State Farm Plaza			
Bloomington, IL 61710			
<a href="http://www.statefarm.com">www.statefarm.com</a>			
State Mutual Insurance Company	Preferred	1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
One State Mutual Drive		2	All other zip codes beginning with 720 and 721 not listed in 1
Rome, GA 30162		3	Rest of state
1-855-764-4000			
<a href="http://www.statemutualinsurance.com">www.statemutualinsurance.com</a>	Standard	1	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
		2	All other zip codes beginning with 720 and 721 not listed in 1
		3	Rest of state

\$197.65	\$225.04	\$255.85	\$154.17	\$210.40	\$58.83	\$155.34				\$101.74
\$244.15	\$277.98	\$316.05	\$190.44	\$259.90	\$65.75	\$191.89				\$125.35
\$220.90	\$251.51	\$285.95	\$172.30	\$235.15	\$72.67	\$173.62				\$113.41

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$121.89		\$183.85		\$185.72						
\$147.33	\$172.00	\$207.58	\$180.25	\$212.42	\$83.67	\$181.33			\$162.25	\$148.67
\$140.33	\$163.83	\$197.67	\$171.67	\$202.33	\$79.67	\$172.67			\$154.50	\$141.58
\$124.92	\$145.83	\$175.92	\$152.75	\$180.08	\$70.92	\$153.67			\$137.50	\$126.00
\$163.67	\$191.00	\$230.58	\$200.25	\$236.17	\$93.00	\$201.33			\$180.25	\$165.08
\$155.83	\$181.92	\$219.58	\$190.75	\$224.92	\$88.58	\$191.75			\$171.67	\$157.25
\$138.67	\$161.92	195.42	\$169.75	\$200.17	\$78.83	\$170.67			\$152.75	\$139.92

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Sterling Life Insurance Company	Standard	1	Benton, Craighead, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Miller, Pulaski, Saline, Sebastian, and Washington
P.O. Box 5348		2	Arkansas, Ashley, Baxter, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Cross, Dallas, Desha, Drew, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Randolph, Scott, Searcy, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, White, Woodruff, and Yell
Bellingham, WA 98227-5348			
1-888-858-8572	Preferred	1	Benton, Craighead, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Miller, Pulaski, Saline, Sebastian, and Washington
<a href="http://www.sterlingplans.com">www.sterlingplans.com</a>		2	Same as list above for 2
	Standard  <b>SELECT</b> see page 45 for provider list	1	Benton, Craighead, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Miller, Pulaski, Saline, Sebastian, and Washington
		2	Same as list above for 2
	Preferred  <b>SELECT</b> see page 45 for provider list	1	Benton, Craighead, Crawford, Crittenden, Faulkner, Jefferson, Lonoke, Miller, Pulaski, Saline, Sebastian, and Washington
		2	Same as list above for 2
Thrivent Financial For Lutherans	Preferred	1	Zip codes beginning with 720-721
4321 North Ballard Road		2	Zip codes beginning with 716-719, 723-729
Appleton, WI 54919		3	Zip codes beginning with 722
1-800-847-4836			
<a href="http://www.thrivent.com">www.thrivent.com</a>	Standard	1	Zip codes beginning with 720-721
		2	Zip codes beginning with 716-719, 723-729
		3	Zip codes beginning with 722

Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$173.57	\$209.31	\$226.73		\$216.04		\$193.73	\$95.93			\$163.54
\$158.73	\$200.61	\$219.14		\$208.80		\$186.62	\$92.12			\$157.79
\$169.17	\$209.40	\$222.70		\$212.20		\$193.81	\$95.97			\$163.61
\$158.80	\$200.69	\$215.24		\$205.09		\$186.70	\$92.16			\$157.85
\$151.00	\$158.70	\$178.34		\$156.69		\$137.60	\$64.28			\$112.43
\$144.73	\$162.66	\$182.67		\$160.48		\$141.01	\$66.74			\$116.30
\$151.06	\$158.76	\$175.17		\$153.91		\$137.35	\$64.31			\$112.47
\$144.79	\$162.73	\$179.42		\$157.63		\$141.07	\$66.77			\$116.35
\$138.81	\$179.26	\$198.19	\$175.85	\$198.92	\$67.42	\$176.34		\$140.03	\$168.79	
\$124.20	\$160.39	\$177.13	\$157.34	\$177.98	\$60.32	\$157.78		\$125.29	\$151.02	
\$146.12	\$188.70	\$208.62	\$185.11	\$209.39	\$70.97	\$185.62		\$147.40	\$177.67	
\$152.70	\$197.21	\$218.01	\$193.48	\$218.82	\$74.16	\$193.97		\$154.00	\$185.68	
\$136.63	\$176.45	\$195.05	\$173.11	\$195.79	\$66.35	\$173.55		\$137.79	\$166.14	
\$160.74	\$207.59	\$229.48	\$203.66	\$230.34	\$78.06	\$204.17		\$162.11	\$195.45	

Insurance Company & Contact Information	Standard or Preferred	Area	Service (Zip code or County)
Transamerica Life Insurance Company			All Arkansas Zip codes and Counties
Medicare Supplement Sales			
300 Eagleview Blvd.			
Exton, PA 19341			
1-800-247-1771			
<a href="http://www.TAMedSupp.com">www.TAMedSupp.com</a>			
United American Insurance Co			All Arkansas Zip codes and Counties
P.O. Box 8080			
McKinney, TX 75070			
1-800-331-2512			
<a href="http://www.UnitedAmerican.com">www.UnitedAmerican.com</a>			
United of Omaha Life Insurance Company	Preferred	1	Zip codes beginning with 716-719, 723-729
Mutual of Omaha Plaza  Omaha, NE 68175  1-800-775-6000		2	Zip codes 72001, 72003-72007, 72010-72048, 72051, 72052, 72055, 72057-72061, 72063, 72064, 72066-72075, 72079-72089, 72101, 72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136, 72137, 72139-72141, 72143, 72145, 72149, 72150, 72152, 72153, 72156-72160, 72165-72170, 72173, 72175, 72176, 72178, 72179, 72181, 72182, 72189
		3	Zip codes beginning with 722 and zip codes 72002, 72053, 72065, 72076, 72078, 72099, 72103, 72113-72120, 72124, 72135, 72142, 72164, 72180, 72183, 72190, 72198, 72199
	Standard	1	Zip codes beginning with 716-719, 723-729
		2	Zip codes beginning with 722 and Zip codes 72001, 72003-72007, 72010-72048, 72010-72052, 72055, 72057-72061, 72063-72064, 72066-72075, 72079-72089, 72101-72102, 72104-72108, 72110-72112, 72121-72123, 72125-72134, 72136-72137, 72139-72141, 72143, 72145, 72149-72150, 72152-72153, 72156-72158, 72160, 72165-72170, 72173, 72175-72176, 72178-72179, 72181-72182, 72189
		3	Rest of State



Insurance Company & Contact Information	Standard or Preferred		Service (Zip code or County)
United National Life Insurance	Preferred	1	Zip codes beginning with 720-722
1275 Milwaukee Ave.		2	Zip codes beginning with 716-719, 723-729
Glenview, IL 60025			
1-800-207-8050	Standard	1	Zip codes beginning with 720-722
		2	Zip codes beginning with 716-719, 723-729
United Teachers Associates	Preferred	1	All zip codes not included in 2
P.O. Box 26580		2	Zip codes beginning with 720-722
Austin, TX 78755			
1-800-880-8824	Standard	1	All zip codes not included in 2
<a href="http://www.UTAIC.com">www.UTAIC.com</a>		2	Zip codes beginning with 720-722
USAA Life Insurance Company	Preferred		All Arkansas Zip codes and Counties
9800 Fredericksburg Road			
San Antonio, TX 78288	Standard		All Arkansas Zip codes and Counties
1-800-531-8000			
<a href="http://www.USAA.com">www.USAA.com</a>			
World Corp Insurance Company	Preferred	1	Zip codes 72200-72299
1000 World Corp Plaza, North Park		2	Rest of state
P.O. Box 3160		3	Zip codes 71800-71899, 72300-72599
Omaha, NE 68103-0160		4	Zip codes 71700-71799, 72600-72999
1-402-496-8000			
	Standard	1	Zip codes 72200-72299
		2	Rest of state
		3	Zip codes 71800-71899, 72300-72599
		4	Zip codes 71700-71799, 72600-72999



Plan A	Plan B	Plan C	Plan D	Plan F	Plan F HD	Plan G	Plan K	Plan L	Plan M	Plan N
\$120.45			\$148.21	\$172.30		\$151.30				\$110.26
\$103.61			\$127.49	\$148.21		\$130.15				\$94.84
\$133.83			\$164.67	\$191.44		\$168.11				\$122.55
\$115.12			\$141.68	\$164.68		\$144.61				\$105.42
\$97.16	\$113.38	\$137.25	\$118.89	\$140.15		\$119.50				\$98.08
\$113.35	\$132.27	\$160.12	\$138.70	\$163.51		\$139.41				\$114.42
\$107.95	\$126.00	\$152.47	\$132.12	\$155.69		\$132.81				\$109.02
\$125.94	\$174.00	\$177.88	\$154.14	\$181.63		\$154.94				\$127.19
\$136.51				\$169.15						\$118.66
\$150.28				\$185.81						\$130.39
\$172.21				\$221.36						\$83.53
\$164.72				\$211.74						\$79.90
\$155.73				\$200.19						\$75.54
\$148.24				\$190.57						\$71.91
\$202.59				\$260.42						\$98.26
\$193.78				\$249.10						\$93.99
\$183.21				\$235.51						\$88.86
\$174.40				\$224.19						\$84.59

## **MEDIGAP SELECT PARTICIPATING HOSPITAL LISTS**

AARP  
(United Healthcare Insurance Company)  
PO BOX 130  
MONTGOMERYVILLE, PA 18936  
1-800-523-5800  
[www.aarphealthcare.com](http://www.aarphealthcare.com)

Baptist Medical Center Stuttgart - Stuttgart, AR - (870) 673-3511  
Baptist Memorial Hospital—Desoto - Southaven, MS - (662) 772-4000  
Baptist Memorial Hospital for Women - Memphis, TN - (901)227-9000  
Baptist Memorial Hospital—Memphis - Memphis, TN - (901) 226-5000  
Baptist Memorial Restorative Care Hospital - Memphis, TN - (901) 226-1400  
Baptist Rehabilitation—Germantown - Germantown, TN - (901) 757-1350  
Christus St. Michael Health System - Texarkana, TX - (903) 614-1000  
Christus St. Michael Hospital—Atlanta - Atlanta, TX - (903)799-3000  
Delta Medical Center - Memphis, TN—(901) 369-8500  
DeWitt Hospital - DeWitt, AR - (870) 946-3571  
Five Rivers Medical Center - Pocahontas, AR - (870) 892-6000  
Fulton County Hospital - Salem, AR - (870) 895-2691  
HealthSouth Rehabilitation Hospital of Texarkana - Texarkana, TX - (903) 793-0088  
Little River Memorial Hospital - Ashdown, AR - (870) 898-5011  
National Park Medical Center - Hot Springs National Park, AR - (501) 321-1000  
NEA Baptist Memorial Hospital - Jonesboro, AR - (870)936-1000  
Northwest Arkansas Hospital—Willow Creek Women’s Hospital - Johnson, AR - (479) 684-3000  
Northwest Medical Center of Benton County - Bentonville, AR - (479) 553-1000  
Northwest Medical Center of Washington County - Springdale, AR - (479) 751-5711  
Ozarks Community Hospital of Gravette - Gravette, AR - (479) 787-5291  
Reeves Memorial Medical Center - Bernice, LA - (318) 285-9066  
Sequoyah Memorial Hospital - Sallisaw, OK - (918) 774-1100  
UAMS Medical Center - Little Rock, AR - (501) 686-7000

MARQUETTE NATIONAL LIFE INSURANCE COMPANY  
411 N BAYLEN STREET  
PENSACOLA, FL 32502  
1-800-934-8203  
[www.marquettenationallife.com](http://www.marquettenationallife.com)

Arkansas Heart Hospital - Little Rock - (501) 219-7000  
Central Arkansas Hospital - Searcy - (501) 278-3100  
Crawford Memorial Hospital - Van Buren - (479) 474-3401  
DeWitt Hospital and Nursing Home - DeWitt - (870) 946-3571  
Doctors Hospital Little Rock - Little Rock - (501) 552-6000  
Five Rivers Medical Center - Pocahontas- (870) 892-6070

MARQUETTE NATIONAL LIFE INSURANCE COMPANY CONTINUED

Fulton County Hospital - Salem - (870) 895-2691  
HealthSouth Rehabilitation Hospital - Fayetteville - (501) 444-2200  
HealthSouth Rehabilitation Hospital - Fort Smith - (479) 785-3300  
HealthSouth Rehabilitation Hospital - Jonesboro - (870) 932-0440  
Lawrence Memorial Hospital – Walnut Ridge - (870) 886-2600  
Little River Memorial Hospital - Ashdown - (870) 898-5011  
National Park Medical Center - Hot Springs - (501) 321-1000  
NEA Baptist Memorial Hospital - Jonesboro - (870) 972-7000  
Ozarks Community Hospital of Gravette - Gravette - (479) 787-5291  
Rivendell Behavioral Health Services - Benton - (501) 794-1255  
River Valley Medical Center - Dardanelle - (479) 229-4677  
Select Specialty Hospital Fort Smith Inc. - Fort Smith - (479) 441-3980  
Select Specialty Hospital Little Rock Inc. - Little Rock - (501) 552-8325  
St Vincent Rehabilitation Hospital - Sherwood - (501) 834-1800  
St Vincent Infirmary Medical Center - Little Rock - (501) 552-3000  
St Vincent Medical Center North - Sherwood - (501) 552-7100  
Timber Ridge Ranch Neuro Rehabilitation - Benton - (800) 697-5953  
UAMS Medical Center - Little Rock - (501) 686-6700

STERLING LIFE INSURANCE COMPANY

P.O. BOX 5348

BELLINGHAM, WA 98227-5348

1-888-858-8572

[www.sterlingplans.com](http://www.sterlingplans.com)

Benton County – Northwest Medical Center, Bentonville - (479) 553-1000  
Crittenden County – Crittenden Memorial Hospital, West Memphis - (870) 735-1500  
Cross County – Cross Ridge Community Hospital, Wynne - (870) 238-3300  
Garland County – National Park Medical Center, Hot Springs - (501) 321-1000  
Logan County – Booneville Community Hospital, Booneville- (479) 675-2800  
Pulaski County – St. Vincent Doctors Hospital, Little Rock - (501) 522-6000  
Pulaski County – St. Vincent Infirmary Medical Center, Little Rock - (501) 552-3000  
Pulaski County – St. Vincent Medical Center—North, Sherwood - (501) 552-7100  
Sebastian County – Advance Care Hospital of Fort Smith, Fort Smith - (479) 314-4900  
Sebastian County – Health South Rehabilitation of Fort Smith, Fort Smith - (479) 785-3300  
Sebastian County – Sparks Regional Medical Center, Fort Smith - (479) 441-4000  
Washington County – Northwest Medical Center—Springdale, Springdale - (479) 751-5711  
White County - White County Medical Center South, Searcy - (501) 278-3100

# GLOSSARY

**Approved Charges**, also known as allowable charges, Medicare eligible expenses, or Medicare covered charges, apply to the specific dollar amount on which Medicare will base its payment for every medical procedure under Part B. Medicare will pay 80% of this "approved" amount.

**Assignment** is the means by which doctors or suppliers receive payment directly from Medicare. When assignment is used, the provider of medical service agrees that his or her total charge for the covered Medicare Part B service will be the charge approved by the Medicare Carrier. Medicare then pays your doctor or supplier 80% of the approved charge, less any part of the \$166 annual deductible. You are responsible for the 20% of the approved amount not paid by Medicare plus the \$166 annual deductible. Accepting assignment means that the doctor or medical provider will not bill you for the difference between the actual charge and the Medicare approved amount. Find out in advance whether your doctor or medical provider will accept assignment. When assignment is not accepted, you will be responsible for any amount up to 15% above the charges approved by Medicare. Using doctors or suppliers who accept assignment will save you money. Any physician may take assignment on a claim-by-claim basis whether he is a "participating" provider or not.

**Carrier** is the Medicare Part B claims processor. In Arkansas, the Medicare "Carrier" is Novitas-Solutions ([www.novitas-solutions.com](http://www.novitas-solutions.com)). For questions about your Part B claims payments, telephone 1-800-633-4227.

**Contestable Clause** is a policy provision that gives an insurer the right to rescind your insurance policy in the event there are any material errors, omissions or misstatements on your insurance application or enrollment form. The contestable period is generally the two years following the effective date of the policy.

**Coordination Of Benefits (COB)** means that one of your health insurance policies may reduce its benefits if you are also covered by another insurance plan. Important! This usually applies only to employer-sponsored plans. Private Medicare supplements ordinarily do not have COB regardless of how many policies you have.

**Co-payment** is the amount that you or your insurance plan must pay to supplement Medicare's payments for

Part A and Part B expenses. For example, for charges incurred in 2016, you will have a \$322 per day co-payment for days 61-90 and a \$644 per day co-payment for days 91-150 while in a hospital. There is also a co-payment of \$166 for skilled nursing days 21-100 and a co-payment of 20% for all Part B services after your annual deductible of \$166.

**Deductible** is the dollar amount that you will have to pay before either Medicare or your insurance plan will begin paying benefits. Your Medicare Part A deductible is \$1260 per benefit period for 2016. Your Medicare Part B deductible is \$166 of approved charges each calendar year.

**Effective Date** is the date your policy becomes effective. When you talk to your insurer, ask what the effective date will be. The effective date is printed on your insurance policy or certificate.

**Exclusions or Exceptions** is the list of specific conditions or circumstances that are not covered by the policy. The exceptions in Medicare supplements are limited by state law and cannot exclude or limit coverage for any specific health condition for more than six months. Other health insurance plans such as hospital indemnity or medical-surgical expense plans may have a 12-month exclusion for pre-existing conditions and/or permanent exclusions for certain health conditions.

**Excess Charge** are additional charges approved by Medicare if your doctor or provider does not accept Medicare Assignment (Medicare approved amount). The maximum excess charge is 15% of the Medicare approved amount.

**Free Look** is the time period after you receive the policy in which you can review its benefits. State law requires Medicare supplement insurers to give the consumer 30 days to review the policy. If you return the policy within the 30-day free look period, you will get a full refund. Other types of individually marketed health insurance plans are limited to a 10-day free look period.

# GLOSSARY

**Approved Charges**, also known as allowable charges, Medicare eligible expenses, or Medicare covered charges, apply to the specific dollar amount on which Medicare will base its payment for every medical procedure under Part B. Medicare will pay 80% of this "approved" amount.

**Assignment** is the means by which doctors or suppliers receive payment directly from Medicare. When assignment is used, the provider of medical service agrees that his or her total charge for the covered Medicare Part B service will be the charge approved by the Medicare Carrier. Medicare then pays your doctor or supplier 80% of the approved charge, less any part of the \$166 annual deductible. You are responsible for the 20% of the approved amount not paid by Medicare plus the \$166 annual deductible. Accepting assignment means that the doctor or medical provider will not bill you for the difference between the actual charge and the Medicare approved amount. Find out in advance whether your doctor or medical provider will accept assignment. When assignment is not accepted, you will be responsible for any amount up to 15% above the charges approved by Medicare. Using doctors or suppliers who accept assignment will save you money. Any physician may take assignment on a claim-by-claim basis whether he is a "participating" provider or not.

**Carrier** is the Medicare Part B claims processor. In Arkansas, the Medicare "Carrier" is Novitas-Solutions ([www.novitas-solutions.com](http://www.novitas-solutions.com)). For questions about your Part B claims payments, telephone 1-800-633-4227.

**Contestable Clause** is a policy provision that gives an insurer the right to rescind your insurance policy in the event there are any material errors, omissions or misstatements on your insurance application or enrollment form. The contestable period is generally the two years following the effective date of the policy.

**Coordination Of Benefits (COB)** means that one of your health insurance policies may reduce its benefits if you are also covered by another insurance plan. Important! This usually applies only to employer-sponsored plans. Private Medicare supplements ordinarily do not have COB regardless of how many policies you have.

**Co-payment** is the amount that you or your insurance plan must pay to supplement Medicare's payments for

Part A and Part B expenses. For example, for charges incurred in 2016, you will have a \$322 per day co-payment for days 61-90 and a \$644 per day co-payment for days 91-150 while in a hospital. There is also a co-payment of \$166 for skilled nursing days 21-100 and a co-payment of 20% for all Part B services after your annual deductible of \$166.

**Deductible** is the dollar amount that you will have to pay before either Medicare or your insurance plan will begin paying benefits. Your Medicare Part A deductible is \$1260 per benefit period for 2016. Your Medicare Part B deductible is \$166 of approved charges each calendar year.

**Effective Date** is the date your policy becomes effective. When you talk to your insurer, ask what the effective date will be. The effective date is printed on your insurance policy or certificate.

**Exclusions or Exceptions** is the list of specific conditions or circumstances that are not covered by the policy. The exceptions in Medicare supplements are limited by state law and cannot exclude or limit coverage for any specific health condition for more than six months. Other health insurance plans such as hospital indemnity or medical-surgical expense plans may have a 12-month exclusion for pre-existing conditions and/or permanent exclusions for certain health conditions.

**Excess Charge** are additional charges approved by Medicare if your doctor or provider does not accept Medicare Assignment (Medicare approved amount). The maximum excess charge is 15% of the Medicare approved amount.

**Free Look** is the time period after you receive the policy in which you can review its benefits. State law requires Medicare supplement insurers to give the consumer 30 days to review the policy. If you return the policy within the 30-day free look period, you will get a full refund. Other types of individually marketed health insurance plans are limited to a 10-day free look period.

**Grace Period** is the time period (usually 31 days) or the payment of an overdue premium, during which time the policy remains in force.

**Hospice** is a program for the terminally ill. Medicare does reimburse most Hospice expenses if the Medicare patient chooses to take Hospice benefits instead of regular Part A and Part B benefits. There may be a co-payment for outpatient drugs and inpatient respite care. Care must be provided through certified Hospice organizations.

**Intermediary** is the Medicare Part A claims processor. In Arkansas, the Medicare Part A "intermediary" is Pinnacle Business Solutions. For questions about Part A claims payments, contact Pinnacle Business Solutions at 1-866-799-2110.

**Limiting Charge** is the limit on the amount physicians who do not accept assignment can charge a Medicare beneficiary. The limiting charge is no more than 15% over Medicare's approved amount. Limiting charge information appears on the Medicare Summary Notice (MSN) form.

**Material Misrepresentation** is a misrepresentation that was important or essential to the decision to issue or not issue an insurance policy.

**Medicaid** is a federal and state program that provides health insurance benefits for certain low-income, disabled or blind individuals, and families. There are strict income eligibility guidelines. Applications must be made at the local county office of the Department of Human Services. 1-800-482-8988

**Medicare Crossover** is one of the more significant service enhancements that insurance companies can offer. A "crossover" company has a contract with Medicare requiring Medicare to send the insured's remainder of the bill directly to the Medicare supplement insurance company.

**Medicare Advantage** is a part of the Balanced Budget Act (BBA) of 1997 that authorizes the Centers for Medicare & Medicaid Services to enter into contracts with insurance companies, managed care organizations, and other entities to give Medicare beneficiaries a choice in how they receive their Medicare benefits.

**Participating Physicians** are doctors who have contracted with Medicare to accept assignment for all Medicare patients, file all claims for Medicare patients, and agree to all Medicare rules. Check the MedPard database <http://www.pinnaclemedicare.com/bene/medpard/default.aspx>

**Non-Participating Physicians** have not signed a contract with Medicare to accept assignment, but may do so on a case-by-case basis. Non-participating physicians must still file all claims with Medicare.

**Pre-Existing Conditions** are health conditions for which you have been diagnosed, treated, or had symptoms during the time before your policy's effective date of coverage.

**Pre-Existing Condition Waiting Period** is the amount of time after your effective date of coverage during which your insurance plan will not cover any pre-existing conditions. Medicare supplement law in Arkansas says your waiting period cannot be any longer than six months. Many Medicare supplements offer plans with shorter waiting periods. When a Medicare supplement policy replaces an existing Medicare supplement policy, the replacing issuer must waive any time period applicable to pre-existing conditions.

**Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO)** are groups of doctors and health care professionals who are paid by the federal government to review Medicare hospital admissions and reimbursements and to monitor inpatient quality of care. BFCC-QIO's have the authority to deny hospital payments if care is not medically necessary. They also handle patient appeals and complaints the patient makes regarding non-payment of service or quality of care. If you have any questions, please contact them at **1-844-430-9504**.

**Underwriting** is the method insurance companies use to evaluate risks and determine insurability.

**Usual, Customary and Reasonable (UCR)** typically means the fees most frequently charged in a geographic by providers with similar training and experience for the same or like service or supply.

# Notes

## My Medigap Information

Agent Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Phone Number(s): \_\_\_\_\_

Email: \_\_\_\_\_

Arkansas Insurance License Number: \_\_\_\_\_

Medigap Plan Choice (A-L): \_\_\_\_\_

Monthly Premium: \$\_\_\_\_\_ How do I pay? \_\_\_\_\_

Is my spouse covered? \_\_\_\_\_ Spouse Premium: \$\_\_\_\_\_



Comparing Medicare drug plans can save you money.  
Provide a list of current medications and SHIP uses the  
Medicare website to  
compare plans [www.medicare.gov](http://www.medicare.gov)  
Call **1-800-224-6330** for information

Helpful Phone Numbers	
1-800-Medicare Helpline	1-800-633-4227
Arkansas Attorney General's Office	1-800-482-8982
Beneficiary and Family Centered Care Quality Improvement organization (BFCC-QIO)	1-844-430-9504
Arkansas SMP (Medicare Fraud)	1-866-726-2916
Marketplace (Affordable Care Act)	1-855-283-3483
Medicaid (Department of Human Services)	1-800-482-5431
Senior Health Insurance Information Program (SHIP)	1-800-224-6330
Social Security Administration	1-800-772-1213
Tricare	1-866-773-0404
Veterans Administration	1-800-827-1000



Allen Kerr, Commissioner  
Dan Honey, Deputy Commissioner  
1200 W 3rd St.  
Little Rock, Arkansas 72201

**Toll Free: 1-800-224-6330**

**[www.insurance.arkansas.gov](http://www.insurance.arkansas.gov)**



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